

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: November 14, 2023

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
District of New Jersey**In Re: RICARDO GOMEZ
LIDIA E. GOMEZCase No.: 3:20-bk-22489
Judge:

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS Original
 Motions Included Modified/Notice Required
 Modified/No Notice Required

Date: April 11, 2024

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS WILL BE AFFECTED**

The Court issued a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

DOES DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: 7a/ 7b/ 7c.

DOES DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: 7a/ 7b/ 7c

Initial Debtor(s)' Attorney /s/ EH Initial Debtor: /s/ RG Initial Co-Debtor /s/ LEG

Part 1: Payment and Length of Plan

- a. The debtor shall pay to the Chapter 13 Trustee \$1,130.00 monthly for 19 months starting on the first of the month following the filing of the petition. (If tier payments are proposed) : and then \$____ per month for ____ months; \$____ per month for ____ months, for a total of 60 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
 - Future Earnings
 - Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
 - Sale of real property

Description: _____

Proposed date for completion: _____
 - Refinance of real property:

Description: _____

Proposed date for completion: _____
 - Loan modification with respect to mortgage encumbering property:

Description: _____

Proposed date for completion: _____
- d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also Part 4.
- If a Creditor filed a claim for arrearages, the arrearages will / will not be paid by the Chapter 13 Trustee pending an Order approving sale, refinance, or loan modification of the real property.
- e. For debtors filing joint petition:
 - Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Initial Debtor: /s/ RG

Initial Co-Debtor: /s/ LEG

Part 2: Adequate Protection

X **NONE**

- a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor). (Adequate protection payments to be commenced upon order of the Court.)
- b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

| Name of Creditor | Type of Priority | Amount to be Paid |
|---------------------------------|-------------------------------|-----------------------|
| CHAPTER 13 STANDING TRUSTEE | ADMINISTRATIVE | AS ALLOWED BY STATUTE |
| ATTORNEY FEE BALANCE | ADMINISTRATIVE | BALANCE DUE: \$972.57 |
| DOMESTIC SUPPORT OBLIGATION | | NONE- |
| INTERNAL REVENUE SERVICES | Taxes and Certain Other Debts | 14370.04, |
| NEW JERSEY DIVISION OF TAXATION | Taxes and Certain Other Debts | 3,780.09 |

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

| | | | |
|------------------|------------------|--------------|-------------------|
| Name of Creditor | Type of Priority | Claim Amount | Amount to be Paid |
|------------------|------------------|--------------|-------------------|

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

| Name of Creditor | Collateral or Type of Debt (identify property and add street address, if applicable) | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor by Trustee | Regular Monthly Payment Direct to Creditor |
|------------------|---|-----------|----------------------------|--|--|
|------------------|---|-----------|----------------------------|--|--|

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

| Name of Creditor | Collateral or Type of Debt (identify property and add street address, if applicable) | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor by Trustee | Regular Monthly Payment Direct to Creditor |
|------------------|---|-----------|----------------------------|--|--|
|------------------|---|-----------|----------------------------|--|--|

c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506: NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

| Name of Creditor | Collateral (identify property and add street address, if applicable) | Interest Rate | Amount of Claim | Total to be Paid Including Interest Calculation by Trustee |
|------------------|---|---------------|-----------------|--|
|------------------|---|---------------|-----------------|--|

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

| Name of Creditor | Collateral (identify property and add street address, if applicable) | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor Interest in Collateral | Annual Interest Rate | Total Amount to be Paid by Trustee |
|------------------|---|----------------|------------------------|----------------|--|----------------------|------------------------------------|
|------------------|---|----------------|------------------------|----------------|--|----------------------|------------------------------------|

| | | | | | | | |
|--------|--|--|--|--|--|--|--|
| -NONE- | | | | | | | |
|--------|--|--|--|--|--|--|--|

2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender NONE

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

| Name of Creditor | Collateral to be Surrendered (identify property and add street address, if applicable) | Value of Surrendered Collateral | Remaining Unsecured Debt |
|------------------|--|---------------------------------|--------------------------|
| | | | |

f. Secured Claims Unaffected by the Plan **NONE**

The following secured claims are unaffected by the Plan:

| Name of Creditor | Collateral (identify property and add street address, if applicable) |
|-----------------------------------|--|
| CARRINGTON MORTGAGE SERVICES, LLC | 66 Texas Rd , Monroe, NJ 08831-9655 MIDDLESEX County |
| GM FINANCIAL | 2020 Chevrolet Silverado 3500 10 miles |
| NEWREZ C/O PHH MORTGAGE SERVICES | 57 Forrest Ave , Sayreville, NJ 08872-1329 |

g. Secured Claims to be Paid in Full Through the Plan: **NONE**

| Name of Creditor | Collateral (identify property and add street address, if applicable) | Amount | Interest Rate | Total Amount to be Paid through the plan by Trustee |
|---------------------------------|--|--------|---------------|---|
| Part 5: Unsecured Claims | NONE | | | |

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- Not less than \$____ to be distributed *pro rata*
- Not less than ____ percent
- Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

| Name of Creditor | Basis for Separate Classification | Treatment | Amount to be Paid by Trustee |
|------------------|-----------------------------------|-----------|------------------------------|
| | | | |

Part 6: Executory Contracts and Unexpired Leases **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

| Name of Creditor | Arrears to be Cured and paid by Trustee | Nature of Contract or Lease | Treatment by Debtor | Post-Petition Payment to be Paid Directly to Creditor by Debtor |
|--------------------------|---|-----------------------------|---------------------|---|
| ACURA FINANCIAL SERVICES | 0.00 | LEASE | REJECT | 0.00 |

Part 7: Motions **NONE**

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of

Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). NONE

The Debtor moves to avoid the following liens that impair exemptions:

| Name of Creditor | Nature of Collateral (identify property and add street address, if applicable) | Type of Lien | Amount of Lien | Value of Collateral | Amount of Claimed Exemption | Sum of All Other Liens Against the Property | Amount of Lien to be Avoided |
|------------------|--|--------------|----------------|---------------------|-----------------------------|---|------------------------------|
| | | | | | | | |

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

| Name of Creditor | Collateral (identify property and add street address if applicable) | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor's Interest in Collateral | Total Amount of Lien to be Reclassified |
|------------------|---|----------------|------------------------|----------------|--|---|
| | | | | | | |

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

| Name of Creditor | Collateral (identify property and add street address if applicable) | Scheduled Debt | Total Collateral Value | Amount to be Deemed Secured | Amount to be Reclassified as Unsecured |
|------------------|---|----------------|------------------------|-----------------------------|--|
| | | | | | |

d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

Upon Confirmation
 Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

| | |
|----|---|
| 1) | Chapter 13 Standing Trustee Fees, upon receipt of funds |
| 2) | Other Administrative Claims |
| 3) | Secured Claims |
| 4) | Lease Arrearages |
| 5) | Priority Claims |
| 6) | General Unsecured Claims |

d. Post-Petition Claims

The Trustee is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification **NONE**

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: FEBRUARY 04, 2022.

Explain below **why** the plan is being modified:

DECREASE IN INCOME FROM DEBTOR

Are Schedules I and J being filed simultaneously with this Modified Plan?

Yes

No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: April 11, 2024

/s/ RICARDO GOMEZ
RICARDO GOMEZ
Debtor

Date: April 11, 2024

/s/ LIDIA E. GOMEZ
LIDIA E. GOMEZ
Joint Debtor

Date: April 11, 2024

/s/ Edward Hanratty
Edward Hanratty
Attorney for the Debtor(s)

In re:
Ricardo Gomez
Lidia E. Gomez
Debtors

Case No. 20-22489-MBK
Chapter 13

District/off: 0312-3
Date Rcvd: Apr 17, 2024

User: admin
Form ID: pdf901

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Total Noticed: 69

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2024:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db/jdb | Ricardo Gomez, Lidia E. Gomez, 66 Texas Rd, Monroe, NJ 08831-9655 |
| lm | + Mortgage Research Center LLC, 425 Phillips Blvd, Ewing, NJ 08618-1430 |
| cr | + NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976 UNITED STATES 18976-3403 |
| 519016159 | ACURA FINANCIAL SERVICE, PO Box 65507, Wilmington, DE 19808-0507 |
| 519016161 | ++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, AMERICAN HONDA FINANCE, 201 Little Falls Dr, Wilmington, DE 19808-1674 |
| 519027256 | + GS2 Grantor Trust 2016-A, Firstmark Services, PO Box 82522, Lincoln, NE 68501-2522 |
| 519016189 | NEW JERSEY DIVISION OF TAXATION, 50 Barrack St Fl 9, Trenton, NJ 08608-2006 |
| 519016193 | SLC STUDENT LOAN TRUST, PO Box 15316, Wilmington, DE 19850-5316 |
| 519017860 | + Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 519016199 | USAA SAVINGS BANK, PO BOX 47504, San Antonio, TX 78201 |

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|--|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Apr 17 2024 20:40:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | Apr 17 2024 20:40:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr | Email/Text: BKBCNMAIL@carringtonms.com | Apr 17 2024 20:39:00 | Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806 |
| 519016160 | Email/PDF: AffirmBKNotifications@resurgent.com | Apr 17 2024 20:48:26 | AFFIRM INC, 650 California St Fl 12, San Francisco, CA 94108-2716 |
| 519018523 | Email/Text: ebnbankruptcy@ahm.honda.com | Apr 17 2024 20:40:00 | American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088 |
| 519023810 | Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM | Apr 17 2024 20:40:00 | AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096 |
| 519016162 | Email/PDF: Citi.BNC.Correspondence@citi.com | Apr 17 2024 20:59:21 | AMEX DEPARTMENT STORES N, PO Box 8218, Mason, OH 45040-8218 |
| 519016163 | Email/PDF: Citi.BNC.Correspondence@citi.com | Apr 17 2024 20:48:18 | AMEX/DSNB, 9111 Duke Blvd, Mason, OH 45040-8999 |
| 519016164 | Email/PDF: Citi.BNC.Correspondence@citi.com | Apr 17 2024 20:48:41 | BEST BUY/CBNA, 5800 S Corporate Pl, Sioux Falls, SD 57108-5027 |
| 519016165 | Email/PDF: AIS.cocard.ebn@aisinfo.com | Apr 17 2024 20:46:42 | CAPITAL ONE BANK USA N, 15000 Capital |

District/off: 0312-3

User: admin

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Form ID: pdf901

Total Noticed: 69

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| 519801612 | Email/Text: BKBCNMAIL@carringtonms.com | Apr 17 2024 20:39:00 | One Dr, Richmond, VA 23238-1119 |
| 519801613 | Email/Text: BKBCNMAIL@carringtonms.com | Apr 17 2024 20:39:00 | Carrington Mortgage Services, LLC, 1600 South Douglass Road Ste 110,, PMB 200A, Anaheim, CA 92806 |
| 519064596 | Email/Text: BKelectronicnotices@cenlar.com | Apr 17 2024 20:39:00 | Cenlar, FSB, Attention: BK Department, 425 Phillips Blvd, Ewing, NJ 08618 |
| 519016167 | Email/Text: clientservices@credit-control.com | Apr 17 2024 20:40:00 | CENTRAL LOAN ADMIN & R, 425 Phillips Blvd, Ewing, NJ 08618-1430 |
| 519016166 | Email/PDF: Citi.BNC.Correspondence@citi.com | Apr 17 2024 20:48:20 | CBNA, 50 NW Point Blvd, Elk Grove Village, IL 60007-1032 |
| 519016168 | Email/PDF: Citi.BNC.Correspondence@citi.com | Apr 17 2024 20:59:10 | CITIBANK N A, 5800 S Corporate Pl, Sioux Falls, SD 57108-5027 |
| 519016169 | Email/PDF: Citi.BNC.Correspondence@citi.com | Apr 17 2024 20:48:24 | CITICARDS CBNA, PO Box 6241, Sioux Falls, SD 57117-6241 |
| 519016170 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Apr 17 2024 20:40:00 | COMENITY BANK/TREK, PO Box 182789, Columbus, OH 43218-2789 |
| 519016171 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Apr 17 2024 20:40:00 | COMENITYBANK/NY&CO, PO Box 182789, Columbus, OH 43218-2789 |
| 519016172 | Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com | Apr 17 2024 20:48:36 | DEPT OF ED/NAVIENT, PO Box 9635, Wilkes Barre, PA 18773-9635 |
| 519016173 | Email/Text: electronicbkydocs@nelnet.net | Apr 17 2024 20:40:00 | DEPT OF EDUCATION/NELN, 121 S 13th St, Lincoln, NE 68508-1904 |
| 519016174 | Email/Text: DMCCO.VBASPL@va.gov | Apr 17 2024 20:41:00 | DEPT OF VETERANS AFFAI, PO Box 11930, Saint Paul, MN 55111-0930 |
| 519016175 | Email/Text: bankruptcynotices@devry.edu | Apr 17 2024 20:41:00 | DEVRY UNIVERSITY INC, 1200 E Diehl Rd, Naperville, IL 60563-9347 |
| 519016176 | Email/Text: mrdiscen@discover.com | Apr 17 2024 20:39:00 | DISCOVER FIN SVCS LLC, PO Box 15316, Wilmington, DE 19850-5316 |
| 519016177 | Email/Text: mrdiscen@discover.com | Apr 17 2024 20:39:00 | DISCOVER FINANCIAL SER, PO Box 30954, Salt Lake City, UT 84130-0954 |
| 519016178 | Email/PDF: Citi.BNC.Correspondence@citi.com | Apr 17 2024 20:46:42 | DSNB/MACYS, PO BOX 8218, Mason, OH 45040 |
| 519016186 | Email/PDF: Citi.BNC.Correspondence@citi.com | Apr 17 2024 20:59:10 | MACYS/DSNB, PO Box 8218, Mason, OH 45040-8218 |
| 519023366 | Email/Text: mrdiscen@discover.com | Apr 17 2024 20:39:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 519025411 | + Email/Text: DSLBKYP@discover.com | Apr 17 2024 20:41:00 | Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925 |
| 519016179 | Email/Text: bankruptcycourts@equifax.com | Apr 17 2024 20:40:00 | EQUIFAX, Equifax Disclosure Department, PO Box 740241, Atlanta, GA 30374-0241 |
| 519016180 | ^ MEBN | Apr 17 2024 20:33:13 | Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037 |
| 519016181 | Email/Text: FirstmarkAccountMa@firstmarkservices.com | Apr 17 2024 20:39:32 | FIRSTMARK/SLF V - 2015, 121 S 13th St Ste 201, Lincoln, NE 68508-1911 |
| 519016182 | Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM | Apr 17 2024 20:40:00 | GM FINANCIAL, PO Box 181145, Arlington, TX 76096-1145 |
| 519016183 | Email/Text: sbse.cio.bnc.mail@irs.gov | Apr 17 2024 20:40:00 | INTERNAL REVENUE SERVICES, PO Box |

District/off: 0312-3

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| 519016184 | Email/PDF: ais.chase.ebn@aisinfo.com | Apr 17 2024 20:46:42 | 7346, Philadelphia, PA 19101-7346 |
| 519016185 | Email/Text: PBNCNotifications@perituservices.com | Apr 17 2024 20:39:00 | JPMCB CARD, PO Box 15369, Wilmington, DE 19850-5369 |
| 519927712 | + Email/PDF: resurgentbknotifications@resurgent.com | Apr 17 2024 20:46:34 | KOHLS/CAPONE, N56 RIDGEWOOD DR, Menomonee Falls, WI 53051 |
| 519927713 | + Email/PDF: resurgentbknotifications@resurgent.com | Apr 17 2024 20:46:46 | LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587 |
| 519016187 | + Email/PDF: pa_dc_claims@navient.com | Apr 17 2024 20:47:00 | NAVIENT, 123 S Justison St, Wilmington, DE 19801-5363 |
| 519016188 | Email/Text: ext_ebn_inbox@navyfederal.org | Apr 17 2024 20:41:00 | NAVY FEDERAL CR UNION, PO Box 3700, Merrifield, VA 22119-3700 |
| 519016190 | Email/Text: BKEBN-Notifications@ocwen.com | Apr 17 2024 20:39:00 | NEWREZ C/O PHH MORTGAGE SERVICES, PO Box 5452, Mount Laurel, NJ 08054-5452 |
| 519020649 | + Email/Text: GUARBKe-courtdocs@ascendiumeducation.org | Apr 17 2024 20:39:00 | Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961, Madison, WI 53708-8961 |
| 519236660 | Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com | Apr 17 2024 20:47:18 | Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635 |
| 519076213 | Email/Text: mtgbk@shellpointmtg.com | Apr 17 2024 20:39:00 | NewRez LLC DBA Shellpoint Mortgage Servicing, PO Box 10826, Greenville SC 29603-0826 |
| 520009243 | + Email/Text: RASEBN@raslg.com | Apr 17 2024 20:39:00 | NewRez LLC d/b/a Shellpoint Mortgage Servicing, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001 |
| 519270030 | + Email/Text: mtgbk@shellpointmtg.com | Apr 17 2024 20:39:00 | NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville SC 29603-0826 |
| 519066821 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Apr 17 2024 20:46:28 | Portfolio Recovery Associates, LLC, c/o Sears, POB 41067, Norfolk VA 23541 |
| 519064857 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Apr 17 2024 20:48:37 | Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541 |
| 519016191 | Email/Text: ebn_bkrt_forms@sallimae.com | Apr 17 2024 20:41:00 | SALLIE MAE BANK INC, PO Box 3229, Wilmington, DE 19804-0229 |
| 519016192 | Email/PDF: Citi.BNC.Correspondence@citi.com | Apr 17 2024 20:46:50 | SEARS/CBNA, PO Box 6283, Sioux Falls, SD 57117-6283 |
| 519070733 | Email/Text: NJTax.BNCnoticeonly@treas.nj.gov | Apr 17 2024 20:39:00 | State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245 |
| 519016194 | Email/PDF: ais.sync.ebn@aisinfo.com | Apr 17 2024 20:47:19 | SYNCB/AMAZON, PO Box 965015, Orlando, FL 32896-5015 |
| 519016195 | Email/PDF: ais.sync.ebn@aisinfo.com | Apr 17 2024 20:47:12 | SYNCB/ASHLEY HOMESTORE, 950 Forrer Blvd, Kettering, OH 45420-1469 |
| 519016196 | Email/PDF: ais.sync.ebn@aisinfo.com | Apr 17 2024 20:59:09 | SYNCB/CARE CREDIT, 950 Forrer Blvd, Kettering, OH 45420-1469 |
| 519066220 | Email/Text: ebn_bkrt_forms@sallimae.com | Apr 17 2024 20:41:00 | Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319 |
| 519076760 | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Apr 17 2024 20:59:09 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |

District/off: 0312-3

User: admin

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Total Noticed: 69

| | | | |
|-----------|---|----------------------|---|
| 519016197 | Email/PDF: Citi.BNC.Correspondence@citi.com | Apr 17 2024 20:48:14 | THD/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497 |
| 519016198 | ^ MEBN | Apr 17 2024 20:32:51 | TransUnion, TransUnion Consumer Solutions, PO Box 2000, Chester, PA 19016-2000 |
| 519068407 | + Email/PDF: ebn_ais@aisinfo.com | Apr 17 2024 20:46:52 | Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |

TOTAL: 59

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|--|
| 519017220 | | Lidia Gomez |
| cr | *+ | NewRez LLC d/b/a Shellpoint Mortgage Servicing, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001 |
| 519049218 | *P++ | AMERICREDIT FINANCIAL SERVICS DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096 |
| 519927714 | *+ | LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587 |
| 519927715 | *+ | LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587 |

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2024 at the address(es) listed below:

| Name | Email Address |
|--------------------------|--|
| Albert Russo | docs@russotrustee.com |
| Aleisha Candace Jennings | on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing ajennings@raslg.com |
| Andrew M. Lubin | on behalf of Creditor Mortgage Research Center LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com |
| Denise E. Carlon | on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com |
| Edward Hanratty | on behalf of Debtor Ricardo Gomez thanratty@centralnewjerseybankruptcylawyer.com aaguirre@centralnewjerseybankruptcylawyer.com |
| Edward Hanratty | on behalf of Plaintiff Ricardo Gomez thanratty@centralnewjerseybankruptcylawyer.com aaguirre@centralnewjerseybankruptcylawyer.com |
| Edward Hanratty | |

District/off: 0312-3

User: admin

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Date Rcvd: Apr 17, 2024

Form ID: pdf901

Total Noticed: 69

on behalf of Plaintiff Lidia E. Gomez thanratty@centralnewjerseybankruptcylawyer.com
aaguirre@centralnewjerseybankruptcylawyer.com

Edward Hanratty

on behalf of Joint Debtor Lidia E. Gomez thanratty@centralnewjerseybankruptcylawyer.com
aaguirre@centralnewjerseybankruptcylawyer.com

Elizabeth L. Wassall

on behalf of Creditor Carrington Mortgage Services LLC ewassall@logs.com,
njbankruptcynotifications@logs.com;logsecf@logs.com

Harold N. Kaplan

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing hkaplan@rasnj.com kimwilson@raslg.com

John M. Kolesnik

on behalf of Creditor Mortgage Research Center LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company
nj.bkecf@fedphe.com

Kristen Peters Watson

on behalf of Creditor Discover Student Loans kwatson@burr.com jcarlin@burr.com;sfoshee@burr.com

Laura M. Egerman

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing laura.egerman@mccalla.com
mccallaecf@ecf.courtdrive.com

Marisa Myers Cohen

on behalf of Creditor Mortgage Research Center LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company
nj-ecfmail@mwc-law.com, jhillier@mwc-law.com

Sindi Mncina

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing smncina@raslg.com

Steven Eisenberg

on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING bkecf@sterneisenberg.com
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 17